# PUT CURB ON INSURANCE IS PLEA OF GOVERNOR

Mr. Higgins in His Annual Message Says It's Time the Policy-Holder Had a Chance to Get His Dues.

demical platitudes.

In text which would fill solidly a column and a quarter in The Evening World the conclusion is reached that be arranged differently in the conduct of the life insurance business; that the the individual who turns his savings over

### No Sure Thrust.

But there is no sure thrust at the heart of life insurance conditions; no they arise.

the extravagance and selfishness, "it insurance company has failed in recent

The existence of the law-paragraph No. 56, of the Insurance Laws-which but enable the promoter of doubtprevents anybody from bringing an ful schemes to beguile the investor insurance company to an accounting, or to financial disappointment and by the remedy of injunction, except by fatten himself on false promises permission of the Attorney-General, is and deluded hopes."

This is the Executive's report recognized by the Governor in a paragraph of six lines. The Governor State's finances: makes no recommendation.

their management.

"To accomplish this result it has been suggested that large amounts ought, for the safety of the insured as well as for the sood of the community, to be invested in bonds secured by mortgages in real estate at a conservative valuation; that deposits with or loans to moseyed corporations should be subject to suitable restrictions; that the control of subsidiary companies should not be permitted; that insurance directors should have no conflicting business connection; that investments in corporate bonds should be regulated so as to prevent speculation and loss from an attempt to float doubtful enterprises; that policies should be of standard forms, so that the abuses arising from ambiguity, complexity and incompleteness of the contract may be eradicated and the contract may be eradicated and the contract may be readicated and the contract may be readicated and substance; that a uniform system of audits and accounts should be prescribed by the Insurance Department;

ALBANY, Jan. 8.—It is not a big, strong, definite policy of correction and regulation of life insurance and financial unmorality which is outlined in the message of Gov. Francis Wayland Higgins to the Legislature. What the Governor has to say of life insurance has been said over and over again. It is trite, made up of generalities; of academical piatitudes.

In text which would fill solidly a

### Public Expects Action.

"The eyes of the whole world are the time has arrived when things should now turned toward New York, and if this Legislature does not propolicy-holder should have a chance; duce an insurance lawiwhich shall that there should be at least a sem- be drastic but practicable, radical blance of a quid pro quo as between but same, in a spirit which shall to a corporation for his own and his de- be courageous but not hysterical, pendents' protection and the company it will fail to meet the expectaor society which receives those sav- tions of those who have confidence in the ability of popular government to solve its own problems as

declaration that the Legislature should do this or that toward the regulation or control of what Charles E. Hughes exposed in New York between September and December last.

Gov. Higgins rests serenel on the record of the past that, despite all the extravagance and selfshness "It the extravagance and selfshness "It the extravagance and selfshness "It the companies and the like."

"While life insurance has received almost exclusive attention if cannot be assumed that other corporation dealing in indemnity and investment containing in indemnity and investment entracts have been blameless, and a word of caution may not be amiss regarding assessment associations. accident insurance companies co-operative fire insurance has received almost exclusive attention if cannot be assumed that other corporations dealing in indemnity and investment containing in indemnity and investment entracts have been blameless, and a word of caution may not be amiss regarding assessment associations, co-operative fire insurance has received almost exclusive attention if cannot be assumed that other corporations dealing in indemnity and investment containing in indemnity and investment entracts have been blameless, and a word of caution may not be amiss regarding assessment associations. accident in-surance companies.

"Better allow free and unreguis to the credit of the State that no lated insurance than permit such concerns to exist under laws

The State's Finances.

permission of the Attorney-General, is recognized by the Governor in a paragraph of six lines. The Governor makes no recommendation.

Views on Life insurance.

Then the message says, after speaking of the leniency of the courts and the Legislature in dealing with insurance companies in the part of the state of the policy of the courts and the Legislature in dealing with insurance and somehing better levency. He has learn a grant of the state of the policy of the courts and the linear and the line

DENTISTRY.

DENTISTRY.

### A New Set of Teeth in a Day.



Come here in the morning-have us extract your old teeth, free, without pain by our

New Botanical Discovery -go home at night with a new set. S We will make them, using our New Patent Suction Plate. which will fit perfectly. Your teeth will be comfortable from the start. You can eat without discomfort and masticate your food thoroughly.

Our suction plate is made so that it cannot drop while eating or talking. The teeth will so closely resemble your natural teeth as to defy detection. Five dollars for the full set—guaranteed satisfactory in every way. Guaranteed to wear well ten years. All work guaranteed ten years.

Pull Sets of Teeth ..... \$5.00 Gold Crowns, 22 kt, \$5.00 Gold Fillings ...... \$1.00 up Silver Fillings ..... 50c. up WATERBURY DENTAL PARLORS.

54 W. 23d St., New York. 414-416 Fulton St., Brooklyn.
(Opt. Eden Muse.) (2d door west Abrehem & Straus.)
HOURS 8 TO 6; SUNDAVS, 9 TO 4.
German, Franch and Swedish Spoken. Ladise in Atlandance.

### KILL EVILS OF INSURANCE, THE GOVERNOR TELLS LEGISLATURE.

The problem of State regulation of insurance . . calls for calm, courageous and intelligent treatment. We must aim to cure, not to kill; to preserve, not to tear down. Great companies have in the past ten years been heaping up riches almost beyond the dreams of avarice. They deal with amounts rivalling in magnitude the cost and indebtedness of national governments. \* \* \* This enormous business has been done under laws most generous to the companies. -From Gov. Higgins's message to the Legislature.

## GOV. HIGGINS POINTS OUT WEAK

POINT IN INSURANCE LAWS. While the State permits none to transact the business of life insurance within its borders without an efficial certificate of au-

thorisation, and provides for the examination of the officers and agents of such companies under oath with reference to their busi ness, such examinations are conducted with a view to ascertaining solvency and not for the purpose of otherwise interfering with the discretion of the directors in making investments, paying salaries, distributing surpluses and other matters involving the internal management of a solvent company. From Gov. Higgins's message to

officials, backed by patriotic citizens, refused. I urge a further consideration have been able to do much to purify the ballot and lessen the cost of elections, without the aid of additional legisla-

Regulation of Public Utilities.

The Governor recommends the further protection of Niagara Falls, and then discusses the regulation of public utilities, and continues:

"in Great Britain the rate for gas in municipal plants averages 64 cents a thousand, while in a number of the cities it is as low as 50 cents. In the United States the average charge is \$1.25 per thousand. It ill becomes the State to protect public service companies in extorting unjust charges from the consumer. Corporations are but the consumer. Corporation are but the consumer. The action of individuals. The act of incorporation does not make them outlaws nor deprive them of natural rights; nor, on the other hand, does it set them above the law.

"A careful investigation of the gas problem in New York City by a compretent and conscientious legislative committee resulted in the recommendation of an 80-cent rate to be established by law. A prima facte case was made out. The action of the Legislature was subject to judicial review. Yet relief was

ballot and lessan the cost of elections, without the aid of additional legislation.

"The new corrupt practice acts, modeled on the English statute, limit the legal expenses of candidates, call for sworn itemized statements from political committees of moneys expended by them, and permit a defeated candidate or an elector to secure a judicial investigation of any alleged case of corrupt practices at elections, the charge, if sustained, to invalidate the classification of any alleged case of corrupt practices at elections, the charge, if sustained, to invalidate the election and disqualify the guilty candidate.

"Political contributions by business corporations are illegal and ulta vires."

No such corporation exists which includes among its lawful purposes the right to donate its moneys to influence an election. The practice is moneyly, as well as legally, wrong. The entity known as a corporation can have no political principles to sustain aside from those of the individuals who compose it."

Regulation of Public Utilities.

The Governor recommends the further protection of Niagara Falls, and then discusses the regulation of public utilities, and continues:

"In addition to these subjects, Gov. Higgins discusses and recommends the repeal of Section No. 181 of the Tax Laws. This is the section under which corporations belonging to this State are taxed on their capital instead of the money actually employed in the conduct of business, whereas corporations of New York, regardless of the fact that their capital may exceed the amount any number of times. It is suggested that donestic corporations should be taxed on a basis with those of foreign charter.

One more matter to which the Governor feet liquor traffic. He is no the opinion that it is no part of the State's business to consider the question almity in the light of treating the taxation of the liquor traffic tis no part of the State's business to consider the question innity in the light of treating the taxation of the liquor traffic tis no part of the State'

# All cars go direct or by transfer to our doors.

Broadway-Brooklyn. BEOOBLYN'S MOST DEPENDABLE LARGE RETAIL STORE

# Our Big White Sale Triumph

Decisive Victory In Number of Shoppers Yesterday And An Oberwhelming Victory In Lowness of Prices.

Counter after counter filled with high quality White Goods of every description, with vast reserve stocks in the warehouses to draw upon. An excellent opportunity to effect important savings is presented, and hosts are reaping in the harvest.

# Great Values in Household Linens

A Synopsis of Thursday's Many Advantages

Possibly we never before were quite so well prepared in these Linen Sec-tions for this annual mammoth New Year sale. We were fortunate in placing orders before the advance in the price of cotton, and thus you find us presenting our old low prices. We obtained the best the leading manufacturers produce, and qualities—a prime factor nowadays—are beyond the possibility of disfavor. We ask your closest examination, knowing full well it will cause you to buy. Napkins and Table Cobers.

Table Damask.

Scotch Damask, full bleached, all linen; 60 inches wide, five designs; value 49c., at, per yard 37c 75c-inch All-Linen satin-finish Dam-ask, Irish manufacture; new, ex-quisite designs; value 98c.. 75c at, per yard .....

Pillow Cases and Sheets. Pillow Slips, linen finish; 42x36 9c inches long; value 121/2c., at.. Pillow Silps, linen finish: 45x35 10c inches long; value 14c., at. 10c inches long; value 59c., at. 46c in. wide; value 124x2½ yards, value 59c., at. 56c inches inc



Towels: 

Lines Rosser Crash, 17 inches wide, red borders; value 10c., at. 8C

### Are You Looking for Undermuslins? Our White Sale Presents Many Unparalleled Values.

Our Pre-Inventory Stock-Righting

Affords Many Enormous Values, Note These:

White Waists. LINEN AND POPLIN WAISTS: some checked, others embroidered; full sleeves; all slightly soiled from handling; \$2.50 to \$3.50 1.49

Upholstery Specials. 

Ready-to-Wear Hats. Reduced from \$M.50 and \$4.50. Only 175 Hats left a FF 1.55 in this group; made of felt and velvet; trimmed with wings and quills; each.....

Writing Paper. Of our extensive line of Writing Paper a few hundred boxes left; 15C solled—box PIANOS AND ORGANS.

PIANOS AND ORGANS.

# LEXINGTON TO 3º AVE 59" TO 60"ST.



Make Your Selections Immediately!

Great January Piano Salc...

Our Xmas Piano Business greatly surpassed any piano sale we have ever held. We have decided to continue the sale of WALTERS PIANOS during January. We advise you to come to-morrow and make a selection if you want to get the finest plano value in the world, and save from \$150 to \$200.

People Know What They Want

\$350 Including Stool and Cover,

\$5 Down and \$1 a Week. THE GREATEST PIANO OFFERING IN THE WORLD!

About Half Its Real Value! The celebrated tone-lasting Walters Planos are

Built to Last a Lilelime by the Walters Plano Company, of New
York, by skilled, experienced plano-builders.

A 10 Years' Guarantee, covering every part of the Walters Pland for a term of ten years, is inserted in gill We Charge no Interest for Time Taken in Making Payments. No Insurance and No "Extras" Whatever.

Delivered to Your Home on Payment of \$5. Exchange of plano for a beautiful new Walters and pay any balance duo at \$1 a week.

Upon request a representative will call.

Warerooms, 3d Floor,

All Cars Bloomingdales' Lex. to 3d Ave. Transfer to Bloomingdales' 59th to 60th St.

INTEREST AND DIVIDEND NOTICES.

# Dry Dock Savings Institution. 341 & 343 Bowery, Cor. 34 st., N. Y.

501 Fifth Avenue, Cor. 42d Street.
Interest at the sute of THREE AND ONE.
HALF PER CENT. (3½%) per annum will
be credited depositors for three and six
months ending Dec. 31, 1905, on all sums
from \$5 to \$3,000, payable Jam. 15, 1906.
Bank open from 9 A. M. to 4 F. M., and on
Monday evenings from 6 to 8 o'clock. Closes
12 M. on Saturday. Money deposited on or before Jan. 10 will draw interest from Jan. 1st.
EDWARD V. LOEW, President.
GRANVILLE B. SMITH. Secretary. CITIZENS' SAVINGS BANK,

53 AND 58 BOWERY, COR. CANAL ST. DIST SEMI-ANNUAL DIVIDEND. Trustees have ordered that interes rate of THREE AND ONE-HALL PER CENT, per annum be paid to at the rate of THREE AND ONE-HALF (3%) PER CENT. per annum be paid to depositors on and after January 15th on all sums of \$5 and up to \$3,00% which have remained on deposit for the three or six months ending December 3ist, 1905, in accordance with the by-laws and rules of the bank. Money deposited on or before January 10th will draw interest from January 1st. HENRY HASLER, President. HENRY SATLER, Secretary.

FOR SALE.

EVERY MACHINE
Sold and Delivered at
\$1.00 DOWN AND 50C. WEEKLY.
We keep all makes, such
as Singer, New Home,
Domestic, Household, William
cox & Gibbs, Wheeler &
Wilson. Be sure and and
spect our Grand Universel
all sewing machines. Slightly used machines. Slog to
Hand machines from \$1.08 to \$6.00. Welky.
representative will call. Open Evenings.

WESTEBN UNION S. M. CO., representative will call. Open Evenings.
WESTERN UNION S. M. CO.,
at a av., bet. 23d & 24th. Tel. 4020 Gramercy
Automobile Bargains; Un-

usual Opportunities.
\$4.975 Columbia. like new. \$1.200; four cylinder. 1605. Autocars, practically new, from \$1,100; Winfle Touring Cars. \$550 up Pambards. \$650. \$950. \$3.300; Dedletrich. \$5.500; Decauvilles, nearly new. \$1.200. \$1.500 (cost \$4.500); Ford. \$350; Cadillacs. \$275, \$400; Colemphile Delivery. \$500; \$2.000 Automobile. \$450. 275, \$400; Cleamoplie Delivery, \$300. \$2.000 Automobile \$450. Four-cylinder Cadfilac, top. &c. cheap; Locomobile \$1,400; Chelsea Waverley, \$350. BROADWAY AUTOMOBILE EXCHANGE,

usual Opportunities.

511. 818, 516 SEVENTE AVE. (near 38th). DIAMONDS AND WATCHES on weekly and monthly payments; all goods strictly guaranteed and delivered on first payment. Business confidential. National Diamond and Watch Co., 177 Broadway, near Cortlandt.

Pay us \$1 weekly; gentle-men's clothing made to of-der. Exchange Clothing Co., 230 Bway, room 4: out-of-town mail orders address room 3. DIAMONDS, WATCHES, prices. Call, write or 'phone.

JAMES BERGMAN,
37 MAIDEN LANE (upstains). WATCHES Diamonds—Easy payments; re-liable goods; representative calls if desired. Call, write, telephone. American Watch & Diamond Co., 19 Madden lane. Diamond Swelry, delivered; convenient payments accepted; representative calls. Telephone SYNDICATE COMPANY, 11 E.

DIAMONDS, watches, levelry; weekly pur-nouls; lowest prices; confidential. MAN-

RAILROADS.

PIANOS

On the Very

The Trustees have declared a dividend for the six months ending Dec. 31, 1905, on all deposits entitled thereto under the by-laws, at the raise of THREE AND ONE-HALF PER CENT. per annum on all sums not exceeding Three Thousand Dollars; payable on and after Jan. 15, 1906.

Deposits made on or before Jan. 10, will be entitled to interest from Jan. 1, 1906.

ANDREW MILLS, President.

CHARLES MIEHLING, Secretary.

WM. F. PATTERSON, Ass't Secretary.

The American Savings Bank

BO1 Fifth Avenue, Cor. 42d Street.

25 P. M. daily. ABOARD AIR LINE-1225 P. M. end 1210 A. M. daily. DRFOL AND WESTERN RAILWAY-12.10 A. M. daily,
12.10 A. M. daily,
10.10 A. M. week days, 4. 55 P. M. daily,
10.10 A. M. Week days, 8. 55 P. M. daily,
10.10 A. M. Week days, 8. 55 P. M. daily,
10.10 A. M. Week days, 8. 55 P. M. daily,
10.10 A. M. Week days, 8. 55 P. M. daily,
10.10 A. M. Week days, 8. 55 P. M. daily,
10.10 A. M. Week days, 8. 55 P. M. daily,
10.10 A. M. Week days, 8. 55 P. M. daily.

FOIR OLD POINT COMFORT AND NOR FOLK.—7.55 A. M. week days. 8.55 P. M. daily.

ATLANTIC CITY—9.55 A. M. and 2.55 P. M. week days. Sundays. 7.55 A. M. Week days.

BAY—12.55 P. M. week days.

BAY—12.55 P. M. week days.

BAY—12.56 P. M. Week days.

Onor West All LS-IN-THE-PINES—9.55 A. M. Cocan Grove). (North Asbury Park Sundays), and Point Pleasant, 8.55 A. M. 12.25, 8.25, P. M., and 12.10 night, week days. Sundays, 9.25 A. M. and 4.55 P. M. Pointing Car.

Ticket offices Nos. 461, 1354 and 96 Broadway, 182 Fifth avenue (below 23d st.), 263 Fifth avenue (corner 29th st.), 1 Asby House and stations named above; Brooklyn. 342 Fulton st. 360 Fulton st. 390 Broadway and Pannsylvania Annex Station. The New York Transfer Company will call for and check buggage from hotels and residences through to destination.

Tenione 383 Chelses. for Pennsylvania Residences through to destination.

Tenione 383 Chelses. for Pennsylvania Geo. Mannacer.

W. W. ATTERBURY. J. R. WOOD.

Gen. Mannacer.

Geo. Mannacer.

HELP WANTED-MALE. COMPOSITORS Steady work guaranteed to high-grade men; best open shon Middle West; give experience, age, wages desired. Address U 188 World.

MAN capable of taking complete charge of an architectural bronze plating plant. Address O514, World uptown.

MESSENGER BOYS to deliver stock; experienced. New York District Telegraph Co., SR New st.

BUSINESS OPPORTUNITIES. PATENTS promptly procured; advice free; send for HANDBOOK, EDGAR TATE & CO., 245 Broadway.

Commencing Nov. 26 The World will give 5 weekly prizes of \$10.00 each for the 5 best positions obtained each week by advertisers through the Situation Wanted columns of the Sunday World's Want Directory-24 words, 15 cents. Advertisers who secure positions will please communicate with The World's Classified Advertising Manager, Room 51, Pulitzer Build-

# JANUARY SALE

A Sale that differs from others

Not the Event of a DAY-But A MONTH OF VALUES, NOW IS THE TIME TO STOCK UP ON Women's and Children's Underwear and Infants' Clothes Muslins

Men's Shirts White Goods Household Linens Corsets, Shoes Sheetings White Flannels Embroideries Sheets and Pillow Cases Bed Spreads Curtain Fabrica Bureau Scarfs Women's and Misses' Cloaks and Suits, Waists and Wrappers,

NO MAIL OR TELEPHONE ORDERS

Yard Wide Muslins Full bleached—soft, pure finish—
no dressing—will wash soft and
closer—wholesale price 7 cents ...
Limit—30 yeards.
We caution the public against coarse,
cleverly filled up varieties that will be
offered elsewhere to meet this price.
Unbleached Muslins Yard wide—heavy, round thread— splendid for sheets and pillow-cases—wholesale value 7 cents... Limit—20 yards.

Sheets and Pillow Cases Will Wash Heavier Bostons-

Lockwood. Since our purchases of the above, prices have advanced 20 to 30 per cent. Judge for yourself whether you can afford to miss this sale. Will-Wash-Heavier Lockwood & Boston

54x90—Special
63x90—Special
72x90—Special
81x90—Special
90x90—Special
Less than wholesale price,
in hundred case lots.

Not Mere Advertising Talk We Make Good Every Promise

JANUARY SALE.

January Sale of Towels offers Exceptional Opportunities

To Stock Up Cotton Damask Towels—38 inches 812

Great Offering of Corsets for January Sale

To insure a great variety so that every form can be suited, from slim to stoute we made large purchases from many different manufacturers-clearing up their surplus and special lots-that is why among the following, you will find makes rarely offered under standard prices. Usually. Special

Lot Five ...... 2.50 Lot Six ..... 4.50 All the correct styles.
high and low bust—
with and without dip hipsAll sizes, 18 to 30.

### January Sale of Women's Cloaks

New garments faultless in style ..... Made in the manufacturers' dull time (just before Christmas)-bought by us at advance of season concessions, therefore:-

8.98 5.98 For Cloaks For Cloaks Worth \$12.00 Worth \$15,00

15.98 12.98 For Gloaks For Cloaks Worth \$24.00 Worth \$22.00

Fabrics include all fashionable kinds-plain and mixtures-Black and Colored -in reigning styles-fitted, semi-fitted, loose or Empire-all lengths-plain or trim-med with elvet or braid-full or part lined with black, white or gray satin-

Other Cloaks for Day and Evening at \$19.98 and \$24.98. Equal to those hitherto sold at nearly double.

Washable Shirt Waists Scarcely any part of feminine attire receives more attention, therefore these

noney saving opportunities are sure to arouse enthusiasm.

JANUARY SALE DEPARTMENTS are quickly located by Red-and-White draperies.

First Importations of Fine Wash Dress Pabrics For 1906

As usual, we lead in exhibiting that which is new and novel in those suggiste materials classed here as Wash Dress .59 Fabrics, but whose beauty, and the fact that silk forms so large a past of many, lifts them far above the realm that cotton alone covers ..... Novelties include :-

Silk striped Voile Chiffons, Warn print Brocade Volle Swisses,
Embroidered Dot Swisses,
Silk stripe and check Chiffon Mousselines, Silk hairline Brilliantine Volles, Silk and Organdy Mulls.

Ginghams, Chambrays, Sateens, Madras.

Silk mixed and mercerized Novelties.

France, England. Scotland, Germany and Switzerland. An unequalled variety at those moderate prices for which we are famed.

Women's Underwear-JANUARY

Our Foresight in Buying Helps You to Great Savings

Not a Few Items, but Unequalled Values right thro' the stock

Extra heavy—pink and blue stripes—cut full—well made—4 to 14 years—quality regularly sold at .9.
THIRD FLOOR—CENTRE BUILDING.

White Crochet Spreads
Full size—Marsellles designs—
no starch—will wash heavier—
value .98.

BASEMENT—NEW BUILDING.

Mercerized Prunella Cloth

### MORNING SALES To-morrow, Thursday, Until 1 P.M.

To prevent dealers buying we reserve privilege of restricting quantities. boys' Flannelette Pajamas Women's White Poplin Waists

front of heavy emb'd panels 95 and tucks—all sizes—value \$1.65,95 SECOND FLOOR-CENTRE BUILDING. Lace Edgings and Insertings

Val. and Point de Paris—Fine quality and dataty patierns—
1½ to 2½ inch—importers' accumulation of Top piece—
Just enough for Morning Sale—
therefore, instead of 6 to 10...
MAIN FLOOR—CENTRE BUILDING. Taffeta & Satin Surah Ribbons

Satin Pad Hose Supporters Black, White, Blue and Pink-four wide elastic straps-

Children's Angora Tams 

Women's Rain Cloaks 

Shelf Oilcloths

SOLD ONLY UNTIL ONE B. M. NO MAIL ORDERS.